

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew R Kreckie  
Debtor

Case No. 25-00026-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Feb 10, 2025

User: AutoDocke  
Form ID: ntcnfhrg

Page 1 of 2  
Total Noticed: 13

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:**

Recip ID	Recipient Name and Address
db	+ Matthew R Kreckie, 54 Blue Spruce Rd., PO Box 340, Albrightsville, PA 18210-0340
5680441	+ Holiday Pocono Civic Assn. Inc, PO Box 57, 2428 SR 534 West, Albrightsville, PA 18210-3769
5680442	+ Kidder Township, 10 Lake Harmony Road, PO BOX 576, Lake Harmony, PA 18624-0576

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5680438	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 10 2025 18:43:30	Affirm INC., 650 California St., Floor 12, San Francisco, CA 94108-2716
5680439	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2025 18:56:31	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5680440	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 10 2025 18:39:00	Dept of Ed/ NELNET, 121 South 13th Street, Lincoln, NE 68508-1904
5680443	^ MEBN	Feb 10 2025 18:35:45	KML Law Group, P.C., BNY Mellon Independence Center, 701 Market St. Suite, 5000, Philadelphia, PA 19106-1541
5680444	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 10 2025 18:39:00	Midland Credit Management, 320 E. Big Beaver Rd., Troy, MI 48083-1271
5680445	+ Email/PDF: ebnotices@pnmac.com	Feb 10 2025 18:43:41	Pennymac Loan Services, 3043 Towngate Road Suite 200, Westlake Village, CA 91361-3027
5680446	^ MEBN	Feb 10 2025 18:36:00	Ratchford Law Group, PC, 54 Glenaura National Blvd., Suite 104, Moosic, PA 18507-2161
5680447	+ Email/Text: cs@securitycreditsservicesllc.com	Feb 10 2025 18:39:00	Security Credit Services, 2653 West Oxford Loop, Oxford, MS 38655-5442
5681177	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 10 2025 18:43:30	U.S. Department of Housing and Urban Development, The Strawbridge Building, 12th Floor, 801 Market Street, Philadelphia, PA 19107
5682661	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 10 2025 18:39:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
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Brent J Lemon  
on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmllawgroup.com

Jack N Zaharopoulos  
TWecf@pamd13trustee.com

Jason M Rapa  
on behalf of Debtor 1 Matthew R Kreckie jrappa@rapalegal.com  
secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com

United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Matthew R Kreckie,

Chapter 13

**Debtor 1**

Case No. 5:25-bk-00026-MJC

**Notice**

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

**March 13, 2025** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Max Rosenn US Courthouse, Courtroom 2, 197 South Main Street, Wilkes-Barre, PA 18701	Date: March 20, 2025  Time: 10:00 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Photo identification is required upon entering the Courthouse.

<b>Address of the Bankruptcy Clerk's Office:</b> Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 (570) 831-2500	<b>For the Court:</b> Seth F. Eisenberg Clerk of the Bankruptcy Court: By: Lyndsey Price, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: February 10, 2025

ntcnfhrg (08/21)